

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
David S. Clement
Debtor

Case No. 23-00851-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Apr 20, 2023

User: AutoDocke
Form ID: 309I

Page 1 of 3
Total Noticed: 33

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 22, 2023:

Recip ID	Recipient Name and Address
db	+ David S. Clement, 409 Prince Street, Harrisburg, PA 17109-3020
5535197	13 Members 1st Federal Credit Un, 2300 Gettysburg Rd, Camp Hill, PA 17011-7303
5535199	Bureau of Account Managment, Attn: Bankruptcy, 3607 Rosemont Ave, Ste 502, Camp Hill, PA 17011-6943
5535204	+ Lower Paxton Township Sewer Authority, 425 Prince St., Harrisburg, PA 17109-2892
5535220	+ Office of Attorney General, Financial Enforcement, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001
5535205	Penn State Health, PO Box 829725, Philadelphia, PA 19182-9725
5535206	Pennsylvania Department of Revenue, Bureau of Compliance PO Box 280948, Harrisburg, PA 17128-0948
5535207	+ Pennsylvania Psychiatric Institute, 2501 N. 3rd St., Harrisburg, PA 17110-1904
5535209	Ppl Electric Utilities, 27 Fairview St, Carlisle, PA 17015-3200
5535212	South Central Ems, 2300 Gettysburg Rd, Camp Hill, PA 17011-7303
5535214	Torres Crdit, Attn: Bankruptcy, PO Box 189, Carlisle, PA 17013-0189
5535216	UPMC Pinnacle, PO Box 826813, Philadelphia, PA 19182-6813
5535223	United States Attorney, PO Box 11754, Harrisburg, PA 17108-1754

TOTAL: 13

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: jmh@johnhyamslaw.com	Apr 20 2023 18:43:00	John Matthew Hyams, Law Offices of John M. Hyams, 2023 N 2nd St, Harrisburg, PA 17102
tr	Email/Text: info@pamd13trustee.com	Apr 20 2023 18:43:00	Jack N Zaharopoulos, Standing Chapter 13, (Trustee), 8125 Adams Drive, Suite A, Hummelstown, PA 17036
ust	+ Email/Text: USTPRegion03.HA.ECF@USDOJ.GOV	Apr 20 2023 18:43:00	United States Trustee, 228 Walnut Street, Suite 1190, Harrisburg, PA 17101-1722
5535198	Email/PDF: bncnotices@becket-lee.com	Apr 20 2023 18:49:51	American First Finance, Attn: Bankruptcy, PO Box 565848, Dallas, TX 75356-5848
5535200	EDI: CAPITALONE.COM	Apr 20 2023 22:34:00	Capital One, PO Box 31293, Salt Lake City, UT 84131-0293
5535201	Email/Text: dylan.succa@commercialacceptance.net	Apr 20 2023 18:43:00	Commercial Acceptance Company, Attn: Bankruptcy, 2300 Gettysburg Rd, Ste 102, Camp Hill, PA 17011-7303
5535202	Email/Text: Collections_Bankruptcies@encoreexchange.com	Apr 20 2023 18:43:00	Computer Credit, Inc., PO Box 5238, Winston Salem, NC 27113-5238
5535203	EDI: CCS.COM	Apr 20 2023 22:34:00	Credit Collection Services, Attn: Bankruptcy, 725 Canton St, Norwood, MA 02062-2679
5535218	Email/Text: ra-li-occ-esbkpt-hbg@pa.gov	Apr 20 2023 18:43:00	Bureau of Employer Tax Operations, PO Box 68568, Harrisburg, PA 17106
5535219	EDI: IRS.COM	Apr 20 2023 22:34:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
5535495	+ Email/Text: inchargehq@westcreekfin.com	Apr 20 2023 18:44:00	Koalafi, 424 Hull Street Suite 400, Richmond, VA 23224-4114

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5535222	EDI: PENNDEPTREV	Apr 20 2023 22:34:00	PA Department of Revenue, Department 280946, Attn:Bankruptcy, Harrisburg, PA 17128-0946
5535222	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 20 2023 18:43:00	PA Department of Revenue, Department 280946, Attn:Bankruptcy, Harrisburg, PA 17128-0946
5535435	EDI: PENNDEPTREV	Apr 20 2023 22:34:00	Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg PA 17128-0946
5535435	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 20 2023 18:43:00	Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg PA 17128-0946
5535208	Email/PDF: ebnotices@pnmac.com	Apr 20 2023 18:49:49	Pennymac Loan Services, LLC, PO Box 514387, Los Angeles, CA 90051-4387
5535210	Email/PDF: RACBANKRUPTCY@BBANDT.COM	Apr 20 2023 18:50:06	Regional Acceptance Co, Attn: Bankruptcy, PO Box 1487, Wilson, NC 27894-1487
5535211	EDI: CCS.COM	Apr 20 2023 22:34:00	Safeco In., PO Box 607, Norwood, MA 02062-0607
5535213	+ Email/Text: susan.maria-martinka@uhsinc.com	Apr 20 2023 18:44:00	The Horsham Clinic, 722 E. Butler Pike, Ambler, PA 19002-2310
5535221	Email/Text: TAX-CTS-Eastern.BankruptcyMail@usdoj.gov	Apr 20 2023 18:43:00	U.S. Department of Justice, PO Box 227, Ben Franklin Station, Washington, DC 20044
5535215	Email/Text: bkrcy@ugi.com	Apr 20 2023 18:44:00	UGI UTILITIES, INC., P.O. Box 13009, Reading, PA 19612-3099
5535217	EDI: WFFC2	Apr 20 2023 22:34:00	Wells Fargo Jewelry Advantage, PO Box 14517, Des Moines, IA 50306-3517

TOTAL: 22

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 22, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 20, 2023 at the address(es) listed below:

Name	Email Address
Jack N Zaharopoulos	TWecf@pamd13trustee.com
John Matthew Hyams	on behalf of Debtor 1 David S. Clement jmh@johnhyamslaw.com acb@johnhyamslaw.com;sew@johnhyamslaw.com

District/off: 0314-1
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United States Trustee
ustpregion03.ha.ecf@usdoj.gov

TOTAL: 3

Information to identify the case:

Debtor 1:	<u>David S. Clement</u>	Social Security number or ITIN: xxx-xx-9104
	First Name Middle Name Last Name	EIN: --_-----
Debtor 2:		Social Security number or ITIN: -----
(Spouse, if filing)	First Name Middle Name Last Name	EIN: --_-----
United States Bankruptcy Court:	Middle District of Pennsylvania	Date case filed for chapter: 13 4/18/23
Case number:	1:23-bk-00851-HWV	

Official Form 309I**Notice of Chapter 13 Bankruptcy Case**

04/19/21

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at pacer.uscourts.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	David S. Clement	
2. All other names used in the last 8 years		
3. Address	409 Prince Street Harrisburg, PA 17109	
4. Debtor's attorney Name and address	John Matthew Hyams Law Offices of John M. Hyams 2023 N 2nd St Harrisburg, PA 17102	Contact phone 717-520-0300 Email: jmh@johnhyamslaw.com
5. Bankruptcy trustee Name and address	Jack N Zaharopoulos Standing Chapter 13 (Trustee) 8125 Adams Drive, Suite A Hummelstown, PA 17036	Contact phone 717-566-6097 Email: info@pamd13trustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at pacer.uscourts.gov .	Sylvia H. Rambo US Courthouse 1501 N. 6th Street Harrisburg, PA 17102	Hours open: Monday – Friday 9:00 AM to 4:00 PM Contact phone (717) 901-2800 Date: 4/20/23

For more information, see page 2

Receiving Court Issued Orders and Notices by E-Mail: (1) Anyone can register for the Electronic Bankruptcy Noticing program at ebn.uscourts.gov. (2) Only Debtors can register for DeBN (Debtor's Electronic Bankruptcy Noticing) by filing a DeBN Request form (www.pamb.uscourts.gov/debn-form), with the Clerk of Court. Both options are **FREE** and allow the clerk to quickly send you Court Issued Orders and Notices by E-Mail.

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